

**BANCO CREDIT ANDORRA (PANAMÁ), S. A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

|                                 | 2008         | 2009        |              |               |              | 2010        |              |               |              |
|---------------------------------|--------------|-------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|
|                                 | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION            |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 4,681.94     | 5,284.75    | 8,716.61     | 14,194.27     | 26,216.08    | 59,619.00   | 60,916.68    | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS                | 4,295.73     | 4,096.21    | 7,361.15     | 11,514.99     | 24,203.09    | 55,837.44   | 55,676.21    | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 0.00         | 419.78      | 158.20       | 439.75        | 1,659.32     | 2,328.28    | 2,628.41     | 0.00          | 0.00         |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 0.00         | 419.78      | 158.20       | 439.75        | 1,659.32     | 2,328.28    | 2,628.41     | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL DE DEPOSITOS              | 306.22       | 1,285.51    | 4,598.96     | 10,270.15     | 22,651.35    | 51,783.74   | 52,797.61    | 0.00          | 0.00         |
| LOCALES                         | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 57.26       | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 57.26       | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| EXTRANJEROS                     | 306.22       | 1,285.51    | 4,598.96     | 10,270.15     | 22,651.35    | 51,726.47   | 52,797.61    | 0.00          | 0.00         |
| DEPOSITOS DE OFICIALES          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| DEPOSITOS DE PARTICULARES       | 306.22       | 1,285.51    | 4,139.48     | 9,817.13      | 22,365.75    | 51,726.47   | 52,797.61    | 0.00          | 0.00         |
| DEPOSITOS DE BANCOS             | 0.00         | 0.00        | 459.48       | 453.02        | 285.60       | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 4,309.47     | 3,889.47    | 3,743.87     | 3,388.74      | 3,082.95     | 3,181.66    | 6,747.09     | 0.00          | 0.00         |
| PROMEDIO (12 MESES)             |              |             |              |               |              |             |              |               |              |
| TOTAL DE ACTIVOS                | 2,340.97     | 2,642.38    | 4,358.31     | 7,097.14      | 15,449.01    | 32,451.87   | 34,816.65    | 0.00          | 0.00         |
| ACTIVOS GENERADORES DE INGRESOS | 0.00         | 209.89      | 79.10        | 219.87        | 829.66       | 1,374.03    | 1,393.31     | 0.00          | 0.00         |
| TOTAL DE PRESTAMOS              | 0.00         | 209.89      | 79.10        | 219.87        | 829.66       | 1,374.03    | 1,393.31     | 0.00          | 0.00         |
| TOTAL DE INVERSIONES            | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PATRIMONIO TOTAL                | 2,154.73     | 1,944.74    | 1,871.93     | 1,694.37      | 3,696.21     | 3,535.57    | 5,245.48     | 0.00          | 0.00         |
| ESTADO DE GANANCIAS Y PERDIDAS  |              |             |              |               |              |             |              |               |              |
| INGRESOS POR INTERESES          | 0.47         | 5.31        | 10.35        | 37.48         | 47.36        | 36.17       | 121.15       | 0.00          | 0.00         |
| EGRESOS DE OPERACIONES          | 0.14         | 3.22        | 5.31         | 12.10         | 18.16        | 18.92       | 51.80        | 0.00          | 0.00         |
| INGRESO NETO DE INTERESES       | 0.34         | 2.08        | 5.04         | 25.38         | 29.20        | 17.25       | 69.35        | 0.00          | 0.00         |

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| OTROS INGRESOS  | 9.86         | 908.89      | 1,158.45     | 1,179.27      | 1,251.49     | 9,494.52    | 18,606.21    | 0.00          | 0.00         |
| INGRESO DE OPERACIONES  | 10.19        | 910.97      | 1,163.49     | 1,204.65      | 1,280.69     | 9,511.77    | 18,675.56    | 0.00          | 0.00         |
| EGRESOS GENERALES   | 200.76       | 1,673.42    | 2,071.60     | 2,452.67      | 2,819.36     | 9,407.61    | 20,496.47    | 0.00          | 0.00         |
| UTILIDAD ANTES DE PROVISIONES   | (190.56)     | (762.45)    | (908.11)     | (1,248.02)    | (1,538.66)   | 104.16      | (1,820.91)   | 0.00          | 0.00         |
| UTILIDAD DEL PERIODO  | (190.56)     | (764.15)    | (909.81)     | (1,249.72)    | (1,555.51)   | 98.71       | (1,835.86)   | 0.00          | 0.00         |
| <b>CALIDAD DE ACTIVOS</b>   |              |             |              |               |              |             |              |               |              |
| TOTAL DE PRESTAMOS VENCIDOS   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| TOTAL PROVISIONES PARA PRESTAMOS  | 0.00         | 1.70        | 1.70         | 1.70          | 16.85        | 22.30       | 31.80        | 0.00          | 0.00         |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)                              | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES / PRESTAMOS VENCIDOS (%)                                    | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)                      | 0.00         | 0.40        | 1.07         | 0.39          | 1.02         | 0.96        | 1.21         | 0.00          | 0.00         |
| <b>RAZONES DE CAPITAL</b>   |              |             |              |               |              |             |              |               |              |
| PATRIMONIO / ACTIVOS TOTALES (%)  | 92.04        | 73.60       | 42.95        | 23.87         | 11.76        | 5.34        | 11.08        | 0.00          | 0.00         |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)                        | 0.00         | 926.56      | 2,366.50     | 770.61        | 185.80       | 136.65      | 256.70       | 0.00          | 0.00         |
| PATRIMONIO / PRESTAMOS TOTALES (%)                                      | 0.00         | 926.56      | 2,366.50     | 770.61        | 185.80       | 136.65      | 256.70       | 0.00          | 0.00         |
| INDICE DE ADECUACION DE CAPITAL   | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         | 0.00        | 0.00         | 0.00          | 0.00         |
| <b>LIQUIDEZ</b>   |              |             |              |               |              |             |              |               |              |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)                               | 1,402.81     | 318.64      | 160.06       | 112.12        | 106.85       | 107.83      | 105.45       | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)                                  | 91.75        | 77.51       | 84.45        | 81.12         | 92.32        | 93.66       | 91.40        | 0.00          | 0.00         |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)                  | 1,402.81     | 318.64      | 160.06       | 112.12        | 106.85       | 107.83      | 105.45       | 0.00          | 0.00         |
| <b>RENTABILIDAD</b>   |              |             |              |               |              |             |              |               |              |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)          | 0.00         | (1,456.31)  | (2,300.38)   | (757.84)      | (187.49)     | 28.74       | (263.53)     | 0.00          | 0.00         |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)                         | (8.14)       | (115.68)    | (41.75)      | (23.48)       | (10.07)      | 1.22        | (10.55)      | 0.00          | 0.00         |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)                         | (8.84)       | (157.17)    | (97.21)      | (98.34)       | (42.08)      | 11.17       | (70.00)      | 0.00          | 0.00         |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.00         | 10.11       | 26.17        | 22.73         | 5.71         | 10.53       | 17.39        | 0.00          | 0.00         |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)    | 0.00         | 6.14        | 13.44        | 7.34          | 2.19         | 5.51        | 7.44         | 0.00          | 0.00         |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS          | 0.00         | 3.97        | 12.73        | 15.39         | 3.52         | 5.02        | 9.95         | 0.00          | 0.00         |

